

KIDS GUIDE · CUB

My Kiddie Kredit

A picture guide to read together with a grown-up.



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My chores

I do my chores. I earn Bamboo Bucks.



Tap the speaker

It reads the screen to me.



Do it, then tap

Tap I did it! when I'm done.



Do it on time

Before the time it's due.



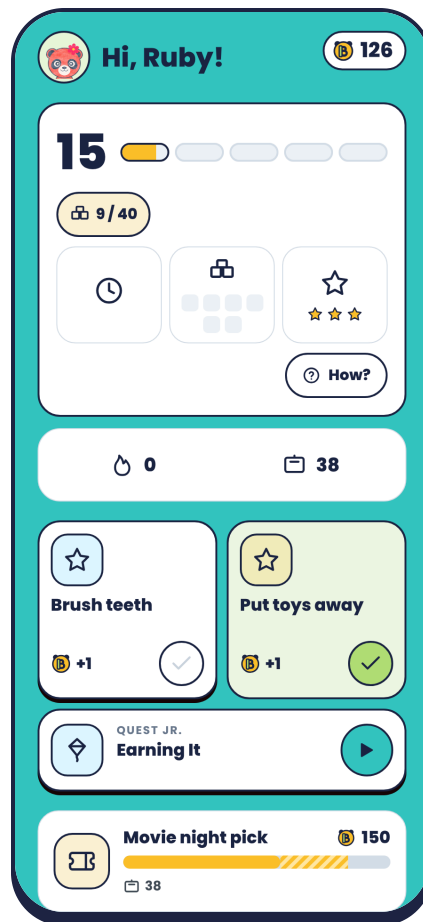
The little badge

It shows what kind of chore.



Sometimes, take a picture

Point at the room, not at me.



My chores for today, each with its own picture.

My buttons: **I did it!** and **Take a picture**.

FOR GROWN-UPS

Every Cub screen reads itself aloud. The badge on a chore tile is its kind, spoken as "Taking care of me", "Around the house", "Outside", "Pets and plants", "Helping someone" or "Learning". The camera opens only when you turned on photos and the chore asks for one. Photos are deleted 7 days after approval. Never video.

My Bamboo Bucks

Chores give me Bamboo Bucks. I can spend them or save them.



Chores give me Bucks

A grown-up says yes first.



Get a reward

Tap Get when I have enough.



A lock means not yet

I need more Bucks or score.



Save in my jar

For something big I really want.

FOR GROWN-UPS

Your child taps **Get** and a grown-up confirms. Bucks in the jar can't be spent until your child takes them out, and the speaker says how many.



My Wallet: the coins I can spend and my saving jar.

My Kredit Score NEW

My score grows when people can count on me.



Do your chores on time

The dots show how many were on time.



Keep your chores going

Doing them week after week helps.



Try different kinds of chores

Pets, my room, helping, learning.



Wishes lower your score a little

Only for a while.



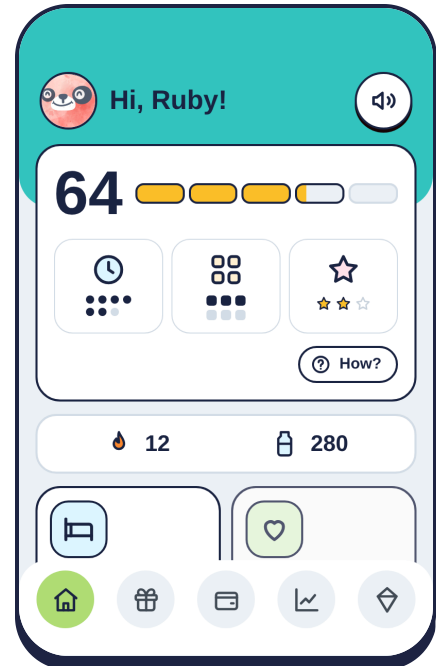
Pay back what you borrow

Only if I borrow.



An Oops takes points off

They come back on a set day.



My score, with pictures for what grows it.

Tap How? to hear how it works.

FOR GROWN-UPS

The score runs from 0 to 100 in five bands: Starting, Growing, Good, Great and Super. A new child wears the Building badge until they have done 40 chores on time, and late chores count half. Streak and savings are habits; they don't change the score. Talk an Oops through before your child sees it.

My wishes NEW

A wish asks for something that isn't a reward yet.



I have 3 wishes

Each wish uses one star.



Pick a picture

Then tap Send Wish.



A wish dips my score

Just a little, for a while.

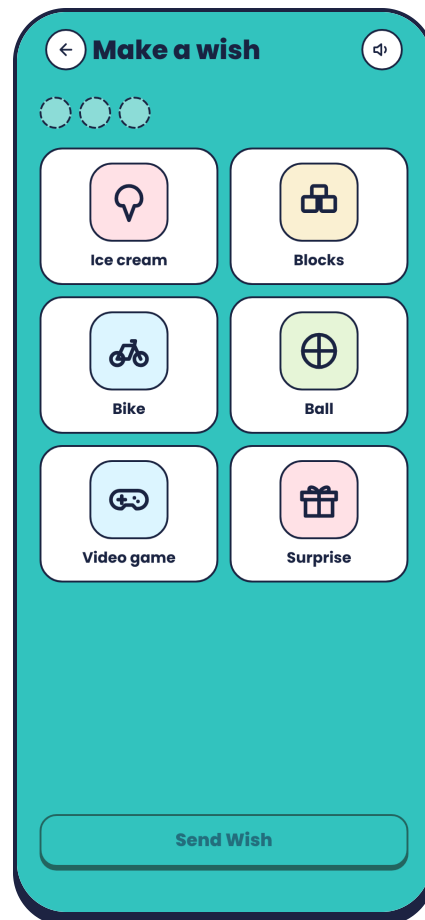


All 3 used?

Ask a grown-up for one back.

FOR GROWN-UPS

Before each wish your child hears: "This uses one wish. Your score dips." It is used whether you say yes or not, only you can give one back, and the dip fades over 28 days. A wish your child takes off the list still counts for a while, then drops off, like a real credit check that stays after you walk away.



Making a wish: I pick a picture.

Borrowing NEW

I borrow now and pay back soon.



Borrow to get it sooner

A grown-up says yes first.



Pay back by the day

My Wallet shows the day.

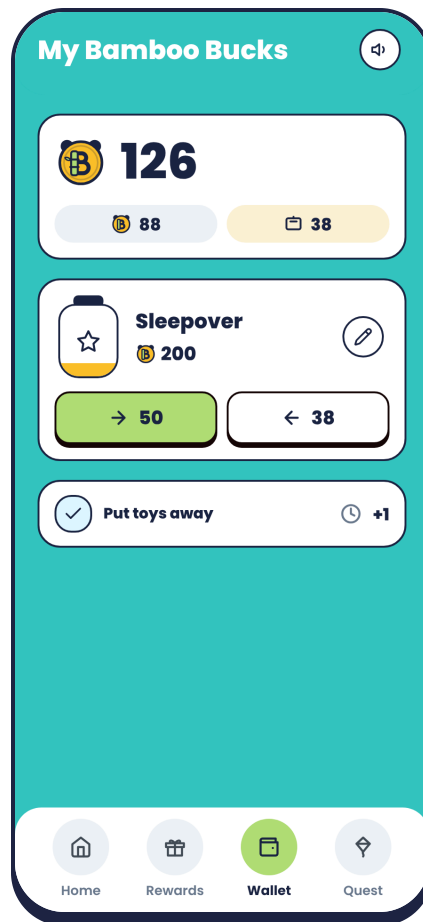


My chores pay it back

New Bucks pay it back first.

FOR GROWN-UPS

Hidden for a Cub unless you open a line. Your child hears: "You owe 4 Bucks by October 23." No extra cost. Paying back within 14 days helps the score.



My Wallet when I owe Bamboo Bucks.

Offers NEW

I offer to do a chore.



Offer to do a chore

I pick a chore's picture.



Yes! or No thanks

Both are OK answers.

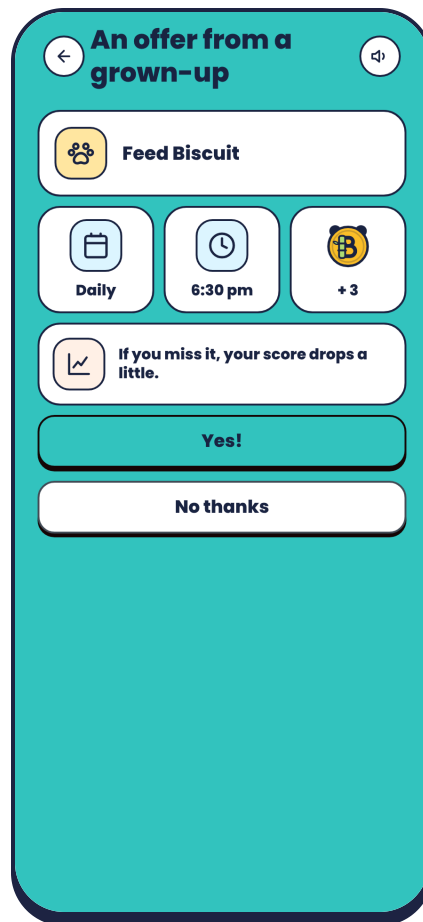


If I miss it

My score drops a little.

FOR GROWN-UPS

Off for a Cub until you turn them on. Your child hears each offer in one short line, like "Water the plants. Get 2 Bucks. Miss it, your score dips." A Cub can say **Yes!** or **No thanks** to your answer, not change it. Unanswered offers end after 72 hours.



An offer from a grown-up, with a picture for each part.

Quest Jr.

Short money stories and games. I earn badges.



Tap Play

Listen to the story, then pick.

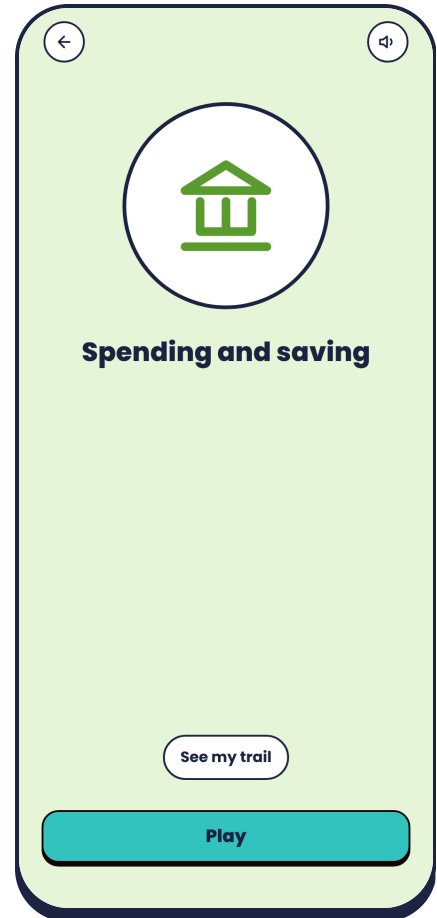


Earn a badge

Show a grown-up my badge.

FOR GROWN-UPS

Missions read themselves aloud. They earn badges, not Bamboo Bucks. They help the score only when it is low, below 40: each adventure your child finishes adds 1 point, 2 at most, and each point fades after 30 days. It never lifts the score into the next band.



My next mission. Tap Play.

Asking a grown-up

Some things need a grown-up.



Tap your panda

Pick me to start.



I'm a grown-up

That button is for grown-ups.

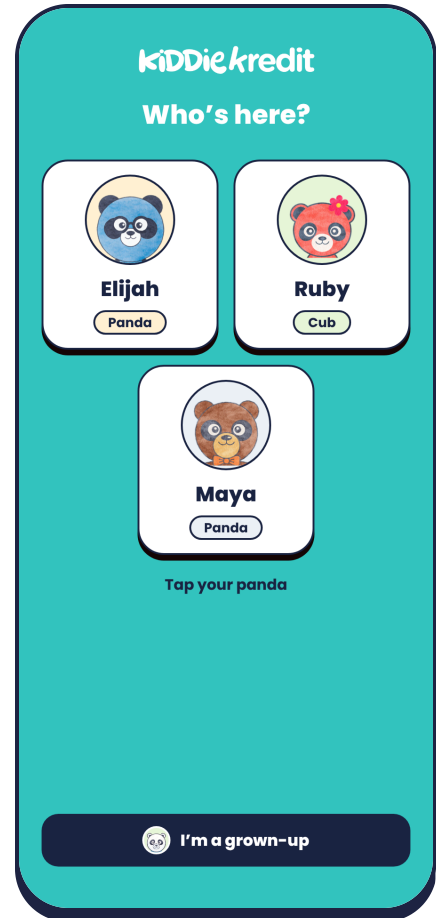


A reward needs a yes

A grown-up confirms it.

FOR GROWN-UPS

To get back to your screens, tap I'm a grown-up and enter your PIN. Face ID never switches back: it can't tell whose face it saw.



Who's here? I tap my panda.

Money Meeting NEW

Once a week I sit with a grown-up. We look at my week together.



Sit with a grown-up

One kid at a time, about 10 minutes.



Your score is 52.

It went up 3.



You did 12 chores!

5 days in a row!



You missed 1 chore.

On time next week wins the points back.



Pick one goal for next week.

I choose it.

FOR GROWN-UPS

The meeting runs on your phone, one child at a time, in 7 steps. For a Cub, each step reads itself aloud in short lines like these, with your child's own numbers. The speaker repeats them any time.

My devices NEW

Screen time, my own device and big screens.

Screen time



Screen time is paused

Finish your chores.



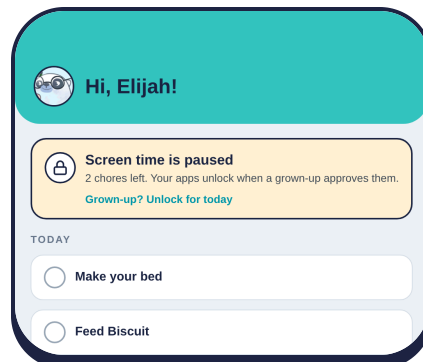
A grown-up says yes

Then my apps come back.



At midnight

Everything opens again.



Home while screen time is paused.

FOR GROWN-UPS

With Family Plus, you can pause apps on your child's own iPhone or iPad until you approve the day's chores. A paused app shows Chores first! with how many chores are left, and the buttons See my chores and Ask a grown-up. Home shows Screen time is paused, and the speaker says "Screen time is paused. Finish your chores." Calls, texts and Kiddie Kredit never pause.

My own device



My own device

It opens right to me.



Removed?

Ask a grown-up to set it up again.

FOR GROWN-UPS

A grown-up sets up a child's own iPhone, iPad or Android from their phone, with a code. Up to 3 devices, each opening straight to your child. If Family Plus ends and you keep 2 other children, this child sees Back soon! and their panda, with no mention of money. The speaker reads the same two words. Nothing is deleted, and you approve the last 7 days of chores when they are back.

On a big screen



A big screen

Home and my rewards, side by side.

FOR GROWN-UPS

On an open iPhone Duo, or an iPad held upright, Home shows beside Rewards. Rewards already shows your child's Bucks, so it stays one screen.